

130dsc (10/06)

United States Bankruptcy Court

Western District of Missouri

Case No. 06-20215-drd13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mark Christopher Schnieders
645 Howard Co. Rd. 132
Higbee, MO 65257

Laura Michelle Schnieders
fka Laura Michelle Head
645 Howard Co. Rd. 132
Higbee, MO 65257

Social Security No.:
xxx-xx-7768

xxx-xx-9620

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 5/18/10

/s/ Dennis R. Dow
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor, vessel, or aircraft vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not property listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Service Page 3 of 8 CERTIFICATE OF NOTICE

District/off: 0866-2
Case: 06-20215

User: wilkinsc
Form ID: 130dsc

Page 1 of 1
Total Noticed: 18

Date Rcvd: May 18, 2010

The following entities were noticed by first class mail on May 20, 2010.

db/db Mark Christopher Schnieders, Laura Michelle Schnieders, 645 Howard Co. Rd. 132,
Higbee, MO 65257
11814556 American Education Loan Services, P.O. Box 2461, Harrisburg, PA 17105-2461
11814561 Healthcare Financial Solutions, Inc., P.O. Box 7223, Columbia, MO 65205-7223
11814563 +State Farm Bank, P.O. Box 84062, Columbus, GA 31908-4062
11834008 State Farm Bank Specialized Collections, c/o Becket and Lee LLP, POB 3001,
Malvern PA 19355-0701
11886448 +The Curators of the University of Missouri, 227 Universty Hall, Columbia, MO 65211-3020
11814564 +Tri County Trust Comapny, 103 Commerce Street, Glasgow, MO 65254-1040
11814566 US Bank Home Mortgage, P.O. Box 790415, St Louis, MO 63179-0415
11838132 +US Bank National Association, 4801 Frederica Street, PO Box 20005, Owensboro, KY 42304-0005
11814565 +University Hospital, One Hospital Drive, Columbia, MO 65212-0001

The following entities were noticed by electronic transmission on May 18, 2010.

11888562 +EDI: BLINE.COM May 18 2010 17:03:00 B-Real, LLC/Chase Bank USA, N.A., Mail Stop 550,
2101 Fourth Ave., Suite 1030, Seattle, WA 98121-2317
11814557 EDI: CHASE.COM May 18 2010 17:03:00 Chase Bank One, P.O. Box 94014,
Palatine, IL 60094-4014
11814558 EDI: DISCOVER.COM May 18 2010 17:03:00 Discover Card, Bankruptcy Department,
P.O. Box 15192, Wilmington, DE 19850-5192
11820065 EDI: DISCOVER.COM May 18 2010 17:03:00 Discover Financial Services, PO BOX 8003,
HILLIARD OH 43026
11814560 EDI: RMSC.COM May 18 2010 17:03:00 Greentree, 800 Landmark Towers, 345 St. Peter Street,
St. Paul, MN 55102
11814559 +EDI: RMSC.COM May 18 2010 17:03:00 Green Tree Mortgage Services, 7360 South Kyrene Road,
Tempe, AZ 85283-8459
11814562 +EDI: RMSC.COM May 18 2010 17:03:00 JC Penney Co., Inc., Bankruptcy Division,
10500 Lackman Road, Lenexa, KS 66219-1224
11833691 EDI: ECAST.COM May 18 2010 17:03:00 eCAST Settlement Corporation assignee of,
General Electric/JCP CONSUMER, POB 35480, Newark NJ 07193-5480

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2010

Signature: _____

Joseph Speetjens